

ALVIN J. COWANS BIOGRAPHY

Alvin J. Cowans, CCUE, has served as President/CEO since October 1985 of McCoy Federal Credit Union in Orlando, Florida, a \$336 million credit union as of December 2004. Alvin joined McCoy Federal in 1983 as Senior Vice President and has twenty-seven years of experience in the financial industry.

Alvin earned his Bachelor of Science degree in Journalism from the University of Florida, Gainesville, Florida in 1977. He is a 1980 Graduate of the Chamber of Commerce Leadership Orlando Program. He furthered his professional Credit Union education by graduating from the Florida Credit Union League Management Institute in 1988, CUNA's Advanced Management Institute in 1989, and obtaining the designation of Certified Credit Union Executive (CCUE), in 1989.

Alvin was named to the Official Registry of the "Outstanding Young Men of America" in 1981 and the Who's Who of American Business Leaders in 1991. He was inducted into the University of Florida Gator Hall of Fame in 2003.

Alvin J. Cowans is the President/CEO of a \$336 million nationally recognized community credit union with 180 employees and 64,805 members. He implemented and received approval from the National Credit Union Administration a field of membership expansion in 1997, and in 2003, and is now serving all of Orange County, Florida with its population over 964,000. McCoy Federal Credit Union has six offices and an Administration Office serving the community with two additional offices already scheduled to open by 2006. With the addition of offices, the increase in products and services and the innovation of technology McCoy Federal is still rapidly growing under Alvin Cowans' leadership.

In 1993 he was elected to the position of Region III Director for the National Association of Federal Credit Unions (NAFCU). He was re-elected as Region III Director to serve a second and then the maximum third term for a total of nine years with NAFCU ending in June 2002. During his time with NAFCU he not only served as Region III Director but also Vice Chair and Secretary as well as on various committees. Three major credit union issues during his NAFCU Director tenure were HR 1151, taxation and 1% Share Insurance.

Alvin has also served as President since 1985 of CENTCUSO an Orlando based Credit Union Service Corporation. He was appointed by the President of the United States in 1993, to a three year term on the Federal Reserves' Consumer Advisory Council (CAC). He has also served as a Director for the Southeast Corporate Federal Credit Union from 1994-1997. He was elected in 1998, to serve a four-year term as a Director of the University of Florida Foundation, Inc and re-elected in 2002 for another four-year term. In 2001 he was appointed to serve through 2003 and re-elected to serve through 2004 on the Board of Governors with the Orlando Regional Chamber of Commerce and was elected to the Chamber's Board of Governors Executive Committee.

Alvin Cowans represents the credit union industry well through his community outreach. He is called upon regularly to make presentations both financially and motivational to local and national groups, churches and schools from elementary through high school.